

**U.S. BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: RICHARD KALMAN : CHAPTER 13**  
:   
**Debtor(s) : BANKRUPTCY NO. 22-10648**

**CERTIFICATE OF SERVICE AND  
CERTIFICATION OF NO RESPONSE**

I, Paul H. Young, Esquire, hereby certify that I am the attorney for the Debtor in the above-captioned matter and that I have sent copies of the Motion to Approve Loan Modification, as well as a Notice of Motion, Response Deadline, and Hearing Date, via email, regular mail, and/or ECF notice, to the parties indicated below:

/s/Paul H. Young  
PAUL H. YOUNG, ESQUIRE  
Attorney for Debtor

Dated: January 5, 2023

U.S. Trustee's Office

Chapter 13 Trustee

All Creditors on Matrix

Debtor